

**Information to identify the case:**

Debtor 1	<b>Stefanie L. Fedunok</b>	Social Security number or ITIN	xxx-xx-1157
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: <b>22-21648-CMB</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Stefanie L. Fedunok

11/30/22

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Stefanie L. Fedunok  
Debtor

Case No. 22-21648-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 30, 2022

User: admin  
Form ID: 318

Page 1 of 4  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 02, 2022:

Recip ID	Recipient Name and Address
db	+ Stefanie L. Fedunok, 3774 Woodrow Ave, Pittsburgh, PA 15227-3570
15508722	+ Community College of Allegheny County, 800 Allegheny Avenue, Pittsburgh, PA 15233-1895
15508749	+ Hsbc Bank Nevada N.A., 1111b Town Center Drive, Las Vegas, NV 89144
15508783	+ Reliant Cap, 750 Cross Pointe Rd, Gahanna, OH 43230-6691

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: BRCCRAWFORD.COM	Dec 01 2022 04:48:00	Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
smg	EDI: PENNDEPTREV	Dec 01 2022 04:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2022 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 01 2022 04:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 30 2022 23:50:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: AISACG.COM	Dec 01 2022 04:48:00	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: jdryer@bernsteinlaw.com	Nov 30 2022 23:50:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	+ EDI: RECOVERYCORP.COM	Dec 01 2022 04:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15508715	+ EDI: PHINGENESIS	Dec 01 2022 04:53:00	Bank of Missouri, Po Box 4499, Beaverton, OR 97076-4499
15508717	+ EDI: CAPITALONE.COM	Dec 01 2022 04:48:00	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15508716	+ EDI: CAPITALONE.COM	Dec 01 2022 04:48:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15508718	EDI: CITICORP.COM	Dec 01 2022 04:48:00	Citibank N.A. (Best Buy), PO Box 6077, Sioux Falls, SD 57117-6077

District/off: 0315-2

User: admin

Page 2 of 4

Date Rcvd: Nov 30, 2022

Form ID: 318

Total Noticed: 48

15508719	EDI: WFNNB.COM	Dec 01 2022 04:48:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
15508720	+ EDI: WFNNB.COM	Dec 01 2022 04:48:00	Comenity Bk/Ulta, Po Box 182120, Columbus, OH 43218-2120
15508721	+ EDI: WFNNB.COM	Dec 01 2022 04:48:00	Comenity Bk/Ulta, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15508724	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 30 2022 23:49:32	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15508723	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 30 2022 23:49:48	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15508758	+ EDI: CITICORP.COM	Dec 01 2022 04:48:00	Macy's, PO BOX 8218,, Mason, OH 45040
15508760	+ EDI: CITICORP.COM	Dec 01 2022 04:48:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15508725	+ Email/Text: EBN@edfinancial.com	Nov 30 2022 23:50:00	EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15508736	+ Email/Text: EBN@edfinancial.com	Nov 30 2022 23:50:00	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15508748	+ EDI: PHINGENESIS	Dec 01 2022 04:53:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15508747	+ EDI: PHINGENESIS	Dec 01 2022 04:53:00	Genesis FS Card Services, Po Box 4499, Beaverton, OR 97076-4499
15508750	EDI: JEFFERSONCAP.COM	Dec 01 2022 04:53:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15508751	EDI: JEFFERSONCAP.COM	Dec 01 2022 04:53:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
15508752	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 30 2022 23:50:00	Kohl's, N56 W17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096
15508754	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 30 2022 23:50:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15508753	+ Email/Text: PBNCNotifications@peritussservices.com	Nov 30 2022 23:50:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15508757	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 30 2022 23:59:58	LVNV Funding LLC, PO BOX 1269, Greenville, SC 29602-1269
15508756	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 30 2022 23:50:00	LoanCare. LLC, Attn: Consumer Solutions Dept, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15508755	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Nov 30 2022 23:50:00	LoanCare. LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15508759	+ EDI: CITICORP.COM	Dec 01 2022 04:48:00	Macys/fdsb, Po Box 6789, Sioux Falls, SD 57117-6789
15508761	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 30 2022 23:50:00	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
15508764	+ Email/Text: bankruptcydpt@mcmcg.com	Nov 30 2022 23:50:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15508770	+ EDI: NAVIENTFKASMSERV.COM	Dec 01 2022 04:48:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
15508767	+ EDI: NAVIENTFKASMSERV.COM	Dec 01 2022 04:48:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15508773	EDI: PRA.COM	Dec 01 2022 04:48:00	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502

District/off: 0315-2

User: admin

Page 3 of 4

Date Rcvd: Nov 30, 2022

Form ID: 318

Total Noticed: 48

15508778	EDI: PRA.COM	Dec 01 2022 04:48:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15508785	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 30 2022 23:49:32	Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15508784	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 30 2022 23:49:32	Resurgent Capital Services, 55 Beattie Pl #110, Greenville, SC 29601-5115
15508786	+ EDI: RMSC.COM	Dec 01 2022 04:48:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
15509314	+ EDI: RMSC.COM	Dec 01 2022 04:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15508789	+ EDI: WTRRN BANK.COM	Dec 01 2022 04:48:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15508788	+ EDI: WTRRN BANK.COM	Dec 01 2022 04:48:00	Target Nb, Po Box 673, Minneapolis, MN 55440-0673
15508790	+ EDI: WFNNB.COM	Dec 01 2022 04:48:00	Ulta, c/o Comenity Bank, Po Box 182120, Columbus, OH 43218-2120
15508791	+ EDI: VERIZONCOMB.COM	Dec 01 2022 04:48:00	Verizon Wireless, 1095 Avenue of the Americas, New York, NY 10036-6704

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
15508726	*+	EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15508727	*+	EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15508728	*+	EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15508729	*+	EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15508730	*+	EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15508731	*+	EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15508732	*+	EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15508733	*+	EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15508734	*+	EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15508735	*+	EdFinancial Services, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15508737	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15508738	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15508739	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15508740	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15508741	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15508742	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15508743	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15508744	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15508745	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15508746	*+	EdFinancial Services, Attn: Bankruptcy, Po Box 36008, Knoxville, TN 37930-6008
15508762	*+	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
15508763	*+	Midland Fund, 320 East Big Beaver, Troy, MI 48083-1238
15508765	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15508766	*+	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine, Suite 100, San Diego, CA 92108-3007
15508771	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
15508772	*+	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
15508768	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15508769	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15508774	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court.,

District/off: 0315-2

User: admin

Page 4 of 4

Date Rcvd: Nov 30, 2022

Form ID: 318

Total Noticed: 48

		Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15508775	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15508776	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15508777	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15508779	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15508780	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15508781	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15508782	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15508787	*	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

TOTAL: 1 Undeliverable, 37 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 02, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 30, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Stefanie L. Fedunok julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;jseech@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Rosemary C. Crawford	crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 5